

Information to identify the case:

Debtor 1	Richard J. LaMonica	Social Security number or ITIN	xxx-xx-0409
	First Name Middle Name Last Name	EIN	--
Debtor 2	Nicole R. LaMonica	Social Security number or ITIN	xxx-xx-7033
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-10711-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard J. LaMonica
aka Richard C. LaMonica

Nicole R. LaMonica

3/10/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Richard J. LaMonica
Nicole R. LaMonica
Debtors

Case No. 19-10711-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Mar 10, 2022

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Richard J. LaMonica, Nicole R. LaMonica, 27 Apple Avenue, North Middletown, NJ 07748-5200
518062396	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517964827	Capital One, NA, Att: Stoneleigh Recovery Associates, PO Box 1479, Lombard, IL 60148-8479
517964836	+ Justice, 1717 Central Street, Evanston, IL 60201-1507
517964835	Justice, Retail Services, PO Box 30258, Salt Lake City, UT 84130-0258
517964838	+ LDV Law, 136 Gaither Drive, Suite 100, Mount Laurel, NJ 08054-1725
517964840	+ Lyons Doughty & Veldhuis, Box 1269, Mt Laurel, NJ 08054-7269
517964846	+ Overstock, 2365 Northside Drive, Suite 30, San Diego, CA 92108-2709
517964852	Sears, HSBC Card Services, PO Box 379, Wood Dale, IL 60191-0379
517964855	Sprint, PO Box 9004, Renton, WA 98057-9004
517983608	+ TD Bank, N.A., Richard J Tracy, III, esq., 30 Montgomery St. Suite 1205, jersey City, NJ 07302-3835
517979057	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
517964865	Zales Jewelers, Att: Comenity Capital Bank, PO Box 183043, Columbus, OH 43218-3043

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 10 2022 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 10 2022 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517964823	EDI: BANKAMER.COM	Mar 11 2022 07:50:00	Bank Americard, PO Box 982235, El Paso, TX 79998-2235
517964824	EDI: TSYS2	Mar 11 2022 07:50:00	Barclay Card Services, PO Box 8802, Wilmington, DE 19899-8802
517964825	+ EDI: CITICORP.COM	Mar 11 2022 07:50:00	Best Buy, PO Box 790441, Saint Louis, MO 63179-0441
517986122	+ EDI: RECOVERYCORP.COM	Mar 11 2022 07:49:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517964832	Email/Text: customercareus@creditcorpsolutionsinc.com	Mar 10 2022 20:40:00	Credit Corp Solutions, 180 Election Road, Suite 200, Draper, UT 84020
518046070	Email/PDF: bncnotices@becket-lee.com	Mar 10 2022 20:50:09	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518056141	+ Email/Text: RASEBN@raslg.com	Mar 10 2022 20:40:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517964831	+ EDI: CONVERGENT.COM	Mar 11 2022 07:48:00	Convergent Outsourcing, Inc., PO Box 9004, Renton, WA 98057-9004

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517964841	+ EDI: CITICORP.COM	Mar 11 2022 07:50:00	Macy's, Att: Bankruptcy Dept., PO Box 8053, Mason, OH 45040
518131840	EDI: Q3G.COM	Mar 11 2022 07:48:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517964833	+ EDI: CITICORP.COM	Mar 11 2022 07:50:00	Home Depot, PO Box 790328, Saint Louis, MO 63179-0328
517964834	EDI: RMSC.COM	Mar 11 2022 07:51:00	JC Penney, PO Box 965008, Orlando, FL 32896-5008
517964828	EDI: JPMORGANCHASE	Mar 11 2022 07:50:00	Chase, PO Box 15298, Att: Bankruptcy Dept, Wilmington, DE 19850-5298
517964829	EDI: JPMORGANCHASE	Mar 11 2022 07:50:00	Chase Amazon Prime, PO Box 15298, Wilmington, DE 19850-5298
517964830	EDI: JPMORGANCHASE	Mar 11 2022 07:50:00	Chase Auto Finance, PO Box 901076, Fort Worth, TX 76101-2076
518005187	EDI: JPMORGANCHASE	Mar 11 2022 07:50:00	JPMorgan Chase Bank, N.A., PO Box 29505 AZ1-1191, Phoenix, AZ 85038
517964860	EDI: JPMORGANCHASE	Mar 11 2022 07:50:00	TJX Rewards, PO Box 15298, Wilmington, DE 19850-5298
517964861	EDI: JPMORGANCHASE	Mar 11 2022 07:50:00	Toys R Us, PO Box 15298, Wilmington, DE 19850-5298
517964826	EDI: JPMORGANCHASE	Mar 11 2022 07:50:00	Best Buy, PO Box 15298, Wilmington, DE 19850-5298
517964837	Email/Text: PBNCNotifications@peritussservices.com	Mar 10 2022 20:40:00	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
517973557	Email/PDF: resurgentbknotifications@resurgent.com	Mar 10 2022 20:50:13	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517964839	+ EDI: RMSC.COM	Mar 11 2022 07:51:00	Lowe's, Att: Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104
517964842	+ EDI: MID8.COM	Mar 11 2022 07:50:00	Midland Funding, 2365 Northside Dr, Ste 300, San Diego, CA 92108-2709
517964843	+ EDI: MID8.COM	Mar 11 2022 07:50:00	Midland Funding, 2365 Northside Drive, Suite 30, San Diego, CA 92108-2709
518023801	+ EDI: MID8.COM	Mar 11 2022 07:50:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517964844	+ EDI: RMSC.COM	Mar 11 2022 07:51:00	Modell's, GE Money Bank, PO Box 103104, Roswell, GA 30076-9104
517964845	+ EDI: RMSC.COM	Mar 11 2022 07:51:00	Old Navy, Att: Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104
517964847	EDI: PRA.COM	Mar 11 2022 07:49:00	Portfolio Recovery Assoc, PO Box 12914, Norfolk, VA 23541-0914
518073710	EDI: PRA.COM	Mar 11 2022 07:49:00	Portfolio Recovery Associates, LLC, C/Ocomenity Capital Bank, POB 41067, Norfolk VA 23541
518073675	EDI: PRA.COM	Mar 11 2022 07:49:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
518134777	EDI: PRA.COM	Mar 11 2022 07:49:00	Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541
518123886	EDI: PRA.COM	Mar 11 2022 07:49:00	Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541
518073701	EDI: PRA.COM	Mar 11 2022 07:49:00	Portfolio Recovery Associates, LLC, c/o Justiceinternetaccounts, POB 41067, Norfolk VA

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			23541
518073714	EDI: PRA.COM	Mar 11 2022 07:49:00	Portfolio Recovery Associates, LLC, c/o Lowe's, POB 41067, Norfolk VA 23541
518123887	EDI: PRA.COM	Mar 11 2022 07:49:00	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
518134860	EDI: PRA.COM	Mar 11 2022 07:49:00	Portfolio Recovery Associates, LLC, c/o Sears Card, POB 41067, Norfolk VA 23541
518134776	EDI: PRA.COM	Mar 11 2022 07:49:00	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
517964848	Email/Text: signed.order@pfwattorneys.com	Mar 10 2022 20:40:00	Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
517964849	Email/Text: signed.order@pfwattorneys.com	Mar 10 2022 20:40:00	Pressler, Felt & Warshaw, 7 Entin Rd, Parsippany, NJ 07054-5020
517964850	EDI: RMSC.COM	Mar 11 2022 07:51:00	Q-Card/Synchrony Bank, PO Box 965060, Orlando, FL 32896-5060
518013104	EDI: Q3G.COM	Mar 11 2022 07:48:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
518104179	EDI: Q3G.COM	Mar 11 2022 07:48:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518065102	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 10 2022 20:41:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
517964851	Email/Text: bankruptcyteam@quickenloans.com	Mar 10 2022 20:41:00	Quicken Loans, Inc., PO Box 442359, Detroit, MI 48244-2359
517964853	EDI: CITICORP.COM	Mar 11 2022 07:50:00	Sears Credit Cards, PO Box 6282, Sioux Falls, SD 57117-6282
517964854	EDI: CITICORP.COM	Mar 11 2022 07:50:00	Sears Credit Cards, PO Box 6283, Sioux Falls, SD 57117-6283
517965749	+ EDI: RMSC.COM	Mar 11 2022 07:51:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517964857	EDI: TDBANKNORTH.COM	Mar 11 2022 07:51:00	TD Bank, PO Box 84037, Columbus, GA 31908-4037
518134291	+ Email/Text: bncmail@w-legal.com	Mar 10 2022 20:41:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517964856	+ EDI: WTRRN BANK.COM	Mar 11 2022 07:50:00	Target, PO Box 673, Minneapolis, MN 55440-0673
517964858	+ EDI: WFNNB.COM	Mar 11 2022 07:50:00	The Children's Place, PO Box 182120, Columbus, OH 43218-2120
517964859	EDI: WFNNB.COM	Mar 11 2022 07:50:00	The Childrens Place, PO Box 183043, Columbus, OH 43218-3043
517964862	+ Email/Text: BAN5620@UCBINC.COM	Mar 10 2022 20:40:00	UCB, 5620 Southwyck Blvd., Toledo, OH 43614-1501
518072784	+ EDI: AIS.COM	Mar 11 2022 07:49:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517964863	EDI: WFNNB.COM	Mar 11 2022 07:50:00	Victoria's Secret, Att: Bankruptcy Dept., PO Box 182125, Columbus, OH 43218-2125
517964864	+ EDI: RMSC.COM	Mar 11 2022 07:51:00	Walmart, GE Money Bank, Bankruptcy Dept., PO Box 103104, Roswell, GA 30076-9104

TOTAL: 58

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518048047	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2022

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor QUICKEN LOANS INC. rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Warren Brumel	on behalf of Debtor Richard J. LaMonica wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com
Warren Brumel	on behalf of Joint Debtor Nicole R. LaMonica wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com

TOTAL: 6